

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Edward Ortiz
Migdalia Fuentes-Ortiz
Debtors

Case No. 13-00212-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: REshelman
Form ID: 3180W

Page 1 of 2
Total Noticed: 34

Date Rcvd: Mar 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2018.

db/jdb Edward Ortiz, Migdalia Fuentes-Ortiz, 300 Lower Lakeview Dr., E. Stroudsburg, PA 18302
4246499 +Berkheimer, 50 North 7th Street, Bangor, PA 18013-1798
4274103 +Berkheimer Associates, agent for, Middle Smithfield twp &, E. Stroudsburg ASD,
50 North Seventh Street, Bangor, PA 18013-1731
4274101 +Berkheimer Associates, agent for, Middle Smithfield twp &, E. Stroudsburg ASD,
50 North Seventh Street, Bangor, PA 18013-1731
4274125 +Berkheimer Associates, agent for Stroud Twp, & Stroudsburg ASD, 50 North Seventh Street,
Bangor, PA 18013-1731
4312433 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
4246504 IRS, Department of Treasury, Andover, MA 01810
4251805 +NEPA Community Federal Credit Union, 337 Clay Ave, Stroudsburg PA 18360-1288
4246507 +Ne Pa School, 934 9th Street, Stroudsburg, PA 18360-1208
4260015 +P.O. Box 65250, Salt Lake City, UT 84165-0250
4246509 +Pocono Medical Center, 206 East Brown St., East Stroudsburg, PA 18301-3094

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4251151 E-mail/Text: bnc@trustamerifirst.com Mar 08 2018 19:10:49
AmeriFirst Home Improvement Finance, 11171 Mill Valley Road, Omaha NE 68154
4246498 E-mail/Text: bnc@trustamerifirst.com Mar 08 2018 19:10:49 Amerifirst, 4405 S 96Th,
Omaha, NE 68127
4270942 EDI: AIS.COM Mar 09 2018 00:03:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4246500 +EDI: CHASE.COM Mar 08 2018 23:58:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
4246501 +EDI: CITICORP.COM Mar 08 2018 23:58:00 Citi, Credit Bureau Disp, P O Box 6497,
Sioux Falls, SD 57117-6497
4246502 EDI: DISCOVER.COM Mar 08 2018 23:58:00 Discover Fin, POB 15316, Wilmington, DE 19850
4249321 EDI: DISCOVER.COM Mar 08 2018 23:58:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4246503 +EDI: RMSC.COM Mar 08 2018 23:58:00 Gemb/jcp, PO Box 981402, El Paso, TX 79998-1402
4246505 +EDI: LTDFINANCIAL.COM Mar 08 2018 23:58:00 LTD Finc Svc, 7322 Southwest Fre, Suite 1600,
Houston, TX 77074-2134
4396438 +EDI: RESURGENT.COM Mar 09 2018 00:03:00 LVNV Funding LLC, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC,
c/o Resurgent Capital Services 29603-0587
4396437 EDI: RESURGENT.COM Mar 09 2018 00:03:00 LVNV Funding LLC, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
4246506 +EDI: MID8.COM Mar 09 2018 00:03:00 Midland Cred, 8875 Aero Dr, Suite 200,
San Diego, CA 92123-2255
4246508 +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Mar 08 2018 19:11:05 Office of U.S. Trustee,
P.O. Box 969, Harrisburg, PA 17108-0969
4313118 EDI: PRA.COM Mar 08 2018 23:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk, VA 23541
4319770 EDI: AGFINANCE.COM Mar 08 2018 23:58:00 Springleaf Financial Services, P.O. Box 3251,
Evansville, IN 47731-3251
4246510 +EDI: DRIV.COM Mar 09 2018 00:04:00 Santander, PO Box 105255, Atlanta, GA 30348-5255
4248256 +EDI: DRIV.COM Mar 09 2018 00:04:00 Santander Consumer USA, P.O. Box 961245,
Ft Worth, TX 76161-0244
4246511 +EDI: SEARS.COM Mar 08 2018 23:58:00 Sears/cbsd, 701 East 60Th St N, PO Box 6241,
Sioux Falls, SD 57117-6241
4246512 +E-mail/Text: jennifer.chacon@spservicing.com Mar 08 2018 19:11:37
Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
4246513 +EDI: AGFINANCE.COM Mar 08 2018 23:58:00 Springleaf Fin, Evansville Acct Re,
600 N Royal Ave, Evansville, IN 47715-2612
4246514 +EDI: WTRRN BANK.COM Mar 08 2018 23:58:00 Target N.b., PO Box 673,
Minneapolis, MN 55440-0673
4246515 +EDI: CITICORP.COM Mar 08 2018 23:58:00 Thd/cbsd, PO Box 6497,
Sioux Falls, SD 57117-6497
4246516 +EDI: RCSDELL.COM Mar 09 2018 00:03:00 Web Bank/dfs, One Dell Way,
Round Rock, TX 78682-7000

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,
Greenville, SC 29603-0587
4272955* +Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Harry B Reese on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC. ALTERNATIVE LOAN TRUST 2006-OA17, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OA17 harry.reese@pkjllc.com,
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;Samantha.gonzalez@pkallc.com;jill@pkallc.com
James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2006-OA17) bkgroup@kmlawgroup.com
John J. Martin on behalf of Debtor 2 Migdalia Fuentes-Ortiz jmartin@martin-law.net,
kmartin@martin-law.net;nmundy@martin-law.net;jashley@martin-law.net;mmacleary@martin-law.net;r59891@notify.bestcase.com
John J. Martin on behalf of Debtor 1 Edward Ortiz jmartin@martin-law.net,
kmartin@martin-law.net;nmundy@martin-law.net;jashley@martin-law.net;mmacleary@martin-law.net;r59891@notify.bestcase.com
Kimberly D Martin on behalf of Debtor 2 Migdalia Fuentes-Ortiz kmartin@martin-law.net,
jashley@martin-law.net;r59891@notify.bestcase.com
Kimberly D Martin on behalf of Debtor 1 Edward Ortiz kmartin@martin-law.net,
jashley@martin-law.net;r59891@notify.bestcase.com
Lorraine Gazzara Doyle on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC. ALTERNATIVE LOAN TRUST 2006-OA17, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OA17 LDoyle@udren.com, vbarber@udren.com
Matthew Christian Waldt on behalf of Creditor Bank of New York Mellon, f/k/a The Bank of New York, as trustee, on behalf of the holders of the Alternative Loan Trust 2006-OA17, Mortgage Pass Through Certificates Series 2006-OA17 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Milsteand and Associates, LLC on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC. ALTERNATIVE LOAN TRUST 2006-OA17, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OA17 dlipow@milsteadlaw.com, bkecf@milsteadlaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1 Edward Ortiz
First Name Middle Name Last Name

Debtor 2 Migdalía Fuentes-Ortiz
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:13-bk-00212-JJT**

Social Security number or ITIN **xxx-xx-7020**
EIN ____-____-____

Social Security number or ITIN **xxx-xx-9481**
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward Ortiz

Migdalía Fuentes-Ortiz

By the
court:

March 8, 2018

Honorable John J. Thomas
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.